

Information to identify the case:

Debtor 1:	Denise M Flagg	Social Security number or ITIN:	xxx-xx-3726
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/15/16
Case number:	16-10730-CMG	Date case converted to chapter:	7 7/17/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Denise M Flagg	
2. All other names used in the last 8 years		
3. Address	9-2 Victoria Court Freehold, NJ 07728	
4. Debtor's attorney Name and address	Brian W. Hofmeister Law Firm of Brian W. Hofmeister, LLC 3131 Princeton Pike Bldg. 5, Suite 110 Lawrenceville, NJ 08648	Contact phone 609-890-1500
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Denise M Flagg**

Case number **16-10730-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/18/17
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	August 18, 2017 at 09:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/17/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Denise M Flagg
 Debtor

Case No. 16-10730-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jul 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017.

db +Denise M Flagg, 9-2 Victoria Court, Freehold, NJ 07728-3917
 515947829 #ACB Receivables, 19 Main Street, PO Box 350, Asbury Park, NJ 07712-0350
 515947833 +Healthsouth Rehabilitation Hospital, of Tinton Falls, 2 Centre Plaza,
 Tinton Falls, NJ 07724-9744
 516048550 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 515947836 N. Ocean County Medical Assoc., PO Box 416923, Boston, MA 02241-6923
 516125861 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
 516462572 +Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave.,
 Suite 100, Boca Raton FL 33487-2853
 515947837 +Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 515947838 New Jersey Healthcare Specialist, PO Box 417191, Boston, MA 02241-7191
 515947839 One Main Financial, Bankruptcy Department Personnel, PO box 140489, Irving, TX 75014-0489
 515947840 +Orange Lake Capital Management, 8505 W. Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
 515947842 +Wyndham Place at Freehold Condo Assoc., c/o Cutolo Mandel, 151 Highway 33 East, Suite 204,
 Manalapan, NJ 07726-8635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bwh@hofmeisterfirm.com Jul 18 2017 22:26:36 Brian W. Hofmeister,
 Law Firm of Brian W. Hofmeister, LLC, 3131 Princeton Pike, Bldg. 5, Suite 110,
 Lawrenceville, NJ 08648
 tr +EDI: BJMMCDONNELLI.COM Jul 18 2017 22:08:00 John Michael McDonnell,
 McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 18 2017 22:27:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 18 2017 22:27:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515947830 EDI: CAPITALONE.COM Jul 18 2017 22:13:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516022138 EDI: CAPITALONE.COM Jul 18 2017 22:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515947831 EDI: CAUT.COM Jul 18 2017 22:08:00 Chase Auto Finance, PO Box 901076,
 Fort Worth, TX 76101-2076
 515947832 EDI: AMINFOFP.COM Jul 18 2017 22:08:00 First Premier Bank, P.O. Box 5519,
 Sioux Falls, SD 57117-5519
 516051336 EDI: CAUT.COM Jul 18 2017 22:08:00 JPMorgan Chase Bank, N.A., POB 29505, AZ1-1191,
 Phoenix, AZ 85038-9505
 515947834 E-mail/Text: JSUMCbankruptcy@meridianhealth.com Jul 18 2017 22:27:56
 Jersey Shore University Medical Center, PO Box 417140, Boston, MA 02241-7140
 515993652 EDI: MERRICKBANK.COM Jul 18 2017 22:08:00 Merrick Bank, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 515947835 +EDI: MERRICKBANK.COM Jul 18 2017 22:08:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516169193 EDI: PRA.COM Jul 18 2017 22:08:00 Portfolio Recovery Associates, LLC,
 c/o Onemain Financial, POB 41067, Norfolk VA 23541
 516157983 +EDI: JEFFERSONCAP.COM Jul 18 2017 22:13:00 Premier Bankcard, Llc,
 c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 515947841 +E-mail/Text: bankruptcydepartment@tsico.com Jul 18 2017 22:27:58 Transworld Systems,
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 27

Date Rcvd: Jul 18, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian W. Hofmeister on behalf of Debtor Denise M Flagg bwh@hofmeisterfirm.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Wyndham Place at Freehold Condominium Association,
Inc. hcutolo@cutololaw.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
gshasa@rasnj.com;bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC gshasa@rasnj.com,
bmusarra@rasnj.com,bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 8